

term, a higher price for wares than they were worth at the moment when the sale took place. It is not clear that such contracts are necessarily usurious; nevertheless, the sellers run into sin, unless there is a probability that the wares will have changed in value by the time that payment is made; " and therefore your fellow-citizens would show a wise regard for their salvation if they ceased making contracts of the kind, since the thoughts of men cannot be concealed from Almighty God." "

It is evident from the number of doubtful cases referred to Rome for decision that the law with regard to usury was not easily administered. It is evident, also, that efforts were made to offer guidance in dealing with difficult and technical problems. In the book of common forms, drawn up in the thirteenth century for the guidance of the papal penitentiary in dealing with hard cases, precedents were inserted to show how usurers should be handled.<sup>68</sup> About the same time appeared St. Raymond's guide to the duties of an archdeacon, which contains a long list of inquiries to be made on visitation, covering every conceivable kind of extortion, and designed to expose the various illusory contracts—fictitious partnerships, loans under the guise of sales, excessive deposits against advances—by which the offence was concealed.<sup>6\*</sup> Instructions to

confessors define in equal detail the procedure to be followed. The confessor, states a series of synodal statutes, is to " make inquiry concerning merchandizing, and other things pertaining to avarice and covetpusness." Barons and knights are to be requested to state whether they have made ordinances contrary to the liberty of the Church, or refused justice to any man seeking it, or oppressed their subjects with undue tallages, tolls or services. " Concerning burgesses, merchants and officers (*ministrales*) the priest is to make inquiry as to rapine, usury, pledges^made by deceit of usury, barratry, false and^lying "safes, unjust weights and